



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [BOK FINANCIAL CORPORATION](#)

**City/State** [TULSA, OK](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [46,983,194](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BOK FINANCIAL CORPORATION](#)

[1 WILLIAMS CTR](#)

[TULSA, OK 74172](#)

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## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	49,652,114	47,723,995	48,276,703	42,030,818	35,115,668
Net income (\$000) .....	500,803	280,806	435,030	500,758	445,646
Number of BHCs in peer group .....	132	130	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.28	2.65	21	2.29	2.80	19	2.32	2.77	20	2.68	3.01	27	2.83	3.08	27
+ Non-interest income .....	1.51	1.09	72	1.70	1.21	80	1.63	1.21	74	1.54	1.32	69	1.66	1.31	71
- Overhead expense .....	2.28	2.21	59	2.31	2.59	40	2.33	2.57	41	2.60	2.69	50	2.81	2.71	63
- Provision for credit losses .....	-0.22	-0.12	27	0.66	0.66	54	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16
+ Securities gains (losses) .....	0.01	0.01	75	0.02	0.03	58	0.02	0.02	61	0.01	0.01	75	-0.01	0	20
+ Other tax equivalent adjustments .....	0.02	0	95	0.01	0	93	0.01	0	94	0.02	0	91	0.01	0	91
= Pretax net operating income (tax equivalent) .....	1.76	1.76	53	1.05	0.91	56	1.20	1.04	59	1.54	1.56	46	1.65	1.57	55
Net operating income .....	1.34	1.34	54	0.78	0.70	53	0.90	0.81	57	1.19	1.19	46	1.27	1.24	51
Net income .....	1.34	1.34	54	0.78	0.71	52	0.90	0.82	56	1.19	1.19	46	1.27	1.24	50
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.68	3.12	20	3.21	3.64	22	3.12	3.55	22	4.19	4.41	32	3.91	4.24	28
Interest expense .....	0.14	0.26	23	0.47	0.58	39	0.39	0.52	34	1.14	1.08	64	0.77	0.86	45
Net interest income (tax equivalent) .....	2.54	2.85	26	2.75	3.05	27	2.73	3.01	28	3.06	3.33	31	3.14	3.38	31
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.23	0.12	78	0.30	0.28	64	0.30	0.27	66	0.18	0.21	55	0.18	0.22	54
Earnings coverage of net loan and lease losses (X) .....	15.10	26.30	45	11.18	20.97	48	11.17	22.91	49	16.50	24.40	54	17.35	21.75	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.36	1.32	57	1.77	1.58	71	1.69	1.58	65	0.97	0.83	69	0.96	0.90	60
Allowance for loan and lease losses / Total loans and leases .....	1.35	1.30	59	1.75	1.55	73	1.68	1.55	67	0.96	0.81	68	0.95	0.89	58
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.79	0.58	75	1.04	0.71	83	1.12	0.71	86	0.89	0.57	81	0.80	0.61	71
30–89 days past due loans and leases / Total loans and leases .....	0.34	0.29	68	0.53	0.37	74	0.33	0.39	52	0.31	0.43	42	0.36	0.44	42
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	3.36	-3.31	72	15.17	6.19	80	15.49	3.20	82	29.51	14.45	85	26.83	16.62	78
Net short-term noncore funding dependence .....	2.67	-9.17	86	8.76	-2.71	86	10.10	-4.76	89	27.13	3.38	97	24.50	4.66	94
Net loans and leases / Total assets .....	42.99	58.81	12	51.18	63	16	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.77	9.07	43	8.39	9.05	32	8.28	9.13	26	8.41	9.76	13	8.96	9.71	25
Holding company equity capital / Total assets .....	11.47	10.79	61	11.32	11.12	54	11.27	11.16	51	11.47	12.43	40	11.60	12.22	49
Total equity capital (including minority interest) / Total assets .....	11.49	10.91	60	11.34	11.24	51	11.32	11.29	51	11.49	12.57	37	11.63	12.27	48
Common equity tier 1 capital / Total risk-weighted assets .....	12.26	12.64	51	12.07	12.26	50	11.95	12.38	48	11.39	12.17	41	10.92	12.12	36
Net loans and leases / Equity capital (X) .....	3.75	5.47	16	4.52	5.73	25	4.33	5.58	24	4.46	5.21	31	4.86	5.29	41
Cash dividends / Net income .....	21.51	27.22	39	38.40	49.74	41	33.20	42.30	38	28.66	33.12	39	28.54	27.31	47
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	1.95	9.51	16	6.49	16.67	19	10.42	16.68	33	10.76	9.26	69	17.97	7	88
Equity capital .....	3.26	7.52	29	8.07	6.54	67	8.45	6.99	65	9.56	10.49	62	26.80	7.89	88
Net loans and leases .....	-14.38	-0.66	3	5.68	12.75	31	5.21	9.07	37	0.55	9.10	15	26.01	7.89	91
Noncore funding .....	-57.20	-21.64	8	-49.03	-6.57	3	-39.88	-12.18	18	17.42	6.59	76	6.12	10.67	47
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	1.12	10.65	26	3.93	13.73	30	3.89	13.56	29	4.22	13.04	38	4.62	13.37	41
Equity investment in subsidiaries / Equity capital .....	97.82	103.15	15	99.92	103.27	29	100.17	102.81	37	99.25	103.22	24	100.51	103.10	41
Cash from ops + noncash items + op expense / Op expense + dividends .....	309.37	155.61	88	123.47	142.45	48	140.10	147.24	57	222.45	190.27	72	286.23	174.91	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	582,750	674,664	889,721	1,124,636	895,193	-13.62	34.22
Income from lease financing receivables.....	4,094	4,817	6,183	6,260	4,517	-15.01	28.99
Fully taxable income on loans and leases.....	576,651	666,390	879,355	1,107,280	885,510	-13.47	35.82
Tax-exempt income on loans and leases.....	10,193	13,091	16,549	23,616	14,200	-22.14	-20.10
Estimated tax benefit on income on loans and leases.....	5,658	6,663	8,642	10,311	7,146	-15.08	-42.51
Income on loans and leases (tax equivalent).....	592,502	686,144	904,546	1,141,207	906,856	-13.65	32.50
Investment interest income (tax equivalent).....	184,994	211,868	276,368	271,020	215,631	-12.68	24.53
Interest on balances due from depository institutions.....	564	2,585	2,739	11,334	21,871	-78.18	-92.81
Interest income on other earning assets.....	117,437	58,401	97,149	121,549	94,503	101.09	410.11
Total interest income (tax equivalent).....	895,497	958,998	1,280,802	1,545,110	1,238,861	-6.62	42.92
Interest on time deposits of \$250K or more .....	3,200	6,463	7,190	11,477	8,601	-50.49	
Interest on time deposits < \$250K.....	5,598	18,424	21,997	30,531	20,618	-69.62	
Interest on foreign office deposits .....	0	0	0	0			
Interest on other deposits .....	17,142	53,675	60,809	133,530	66,298	-68.06	6.74
Interest on other borrowings and trading liabilities.....	12,892	51,548	59,006	231,951	139,096	-74.99	-50.31
Interest on subordinated debt and mandatory convertible securities .....	7,807	8,656	11,554	11,590	8,945	-9.81	92.48
Total interest expense.....	46,639	138,766	160,556	419,079	243,558	-66.39	-22.72
Net interest income (tax equivalent).....	848,858	820,232	1,120,246	1,126,031	995,303	3.49	49.91
Non-interest income.....	562,697	607,101	787,313	645,586	581,992	-7.31	12.38
Adjusted operating income (tax equivalent) .....	1,411,555	1,427,333	1,907,559	1,771,617	1,577,295	-1.11	32.30
Overhead expense.....	847,262	825,135	1,123,207	1,094,063	986,685	2.68	13.94
Provision for credit losses.....	-83,000	236,625	222,096	44,205	9,944		
Securities gains (losses) .....	3,152	5,571	9,910	5,597	-2,801	-43.42	-73.02
Other tax equivalent adjustments .....	5,825	4,547	6,015	6,696	4,271	28.11	19.27
Pretax net operating income (tax equivalent).....	656,738	376,366	580,094	649,236	578,710	74.49	130.96
Applicable income taxes .....	144,939	83,655	128,793	130,183	119,061	73.26	72.79
Tax equivalent adjustments .....	12,663	12,349	16,230	18,368	13,225	2.54	-30.03
Applicable income taxes (tax equivalent).....	157,602	96,004	145,023	148,551	132,286	64.16	54.55
Minority interest .....	-1,667	-444	41	-73	778		
Net income before discontinued operations, net of minority interest .....	500,803	280,806	435,030	500,758	445,646	78.34	174.20
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	500,803	280,806	435,030	500,758	445,646	78.34	174.20
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	499,136	280,362	435,071	500,685	446,424	78.03	173.69
Investment securities income (tax equivalent).....	184,994	211,868	276,368	271,020	215,631	-12.68	24.53
US Treasury and agency securities (excluding mortgage-backed securities) .....	6	6	8	225	699	0.00	-14.29
Mortgage-backed securities .....	172,778	200,267	260,770	253,822	196,388	-13.73	32.27
All other securities .....	12,210	11,595	15,590	16,973	18,544	5.30	-31.84
Cash dividends declared.....	107,699	107,842	144,437	143,496	127,188	-0.13	26.96
Common .....	107,699	107,842	144,437	143,496	127,188	-0.13	26.96
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent).....  
 Less: Interest expense.....  
 Equals: Net interest income (tax equivalent).....  
 Plus: Non-interest income.....  
 Equals: adjusted operating income (tax equivalent).....  
 Less: Overhead expense.....  
 Less: Provision for credit losses.....  
 Plus: Realized gains (losses) on held-to-maturity securities.....  
 Plus: Realized gains (losses) on available-for-sale securities.....  
 Plus: other tax equivalent adjustments.....  
 Equals: Pretax net operating income (tax equivalent).....

09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
BHC	Peer # 1	Pct												
2.40	2.90	17	2.68	3.35	12	2.65	3.27	16	3.68	4	25	3.53	3.87	22
0.13	0.24	22	0.39	0.54	32	0.33	0.48	31	1	0.98	61	0.69	0.79	43
2.28	2.65	21	2.29	2.80	19	2.32	2.77	20	2.68	3.01	27	2.83	3.08	27
1.51	1.09	72	1.70	1.21	80	1.63	1.21	74	1.54	1.32	69	1.66	1.31	71
3.79	3.80	55	3.99	4.06	51	3.95	4.04	48	4.22	4.41	41	4.49	4.46	51
2.28	2.21	59	2.31	2.59	40	2.33	2.57	41	2.60	2.69	50	2.81	2.71	63
-0.22	-0.12	27	0.66	0.66	54	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16
0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
0.01	0.01	75	0.02	0.03	58	0.02	0.02	61	0.01	0.01	75	-0.01	0	19
0.02	0	95	0.01	0	93	0.01	0	94	0.02	0	91	0.01	0	91
1.76	1.76	53	1.05	0.91	56	1.20	1.04	59	1.54	1.56	46	1.65	1.57	55

Less: Applicable income taxes (tax equivalent).....  
 Less: Minority interest.....  
 Equals: Net operating income.....

0.42	0.41	65	0.27	0.21	64	0.30	0.23	69	0.35	0.36	44	0.38	0.33	63
0	0	0	0	0	4	0	0	80	0	0	3	0	0	81
1.34	1.34	54	0.78	0.70	53	0.90	0.81	57	1.19	1.19	46	1.27	1.24	51

Plus: Net extraordinary items.....  
 Equals: Net income .....

Memo: Net income (last four quarters) .....

Net income-BHC and noncontrolling (minority) interest .....

0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
1.34	1.34	54	0.78	0.71	52	0.90	0.82	56	1.19	1.19	46	1.27	1.24	50
1.32	1.30	55	0.84	0.81	48	0.90	0.82	56	1.19	1.19	45	1.27	1.24	50
1.34	1.35	54	0.78	0.72	52	0.90	0.83	56	1.19	1.20	46	1.27	1.25	51

### Margin Analysis

Average earning assets / Average assets .....

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets .....

Interest expense / Average earning assets.....

Net interest income (tax equivalent) / Average earning assets .....

89.76	93.09	12	83.37	92.11	1	84.95	92.32	2	87.68	91.05	17	90.24	91.48	32
75.31	61.98	89	76.34	64.67	85	75.83	64.06	84	78.92	65.57	88	77.40	65.56	86
2.68	3.12	20	3.21	3.64	22	3.12	3.55	22	4.19	4.41	32	3.91	4.24	28
0.14	0.26	23	0.47	0.58	39	0.39	0.52	34	1.14	1.08	64	0.77	0.86	45
2.54	2.85	26	2.75	3.05	27	2.73	3.01	28	3.06	3.33	31	3.14	3.38	31

### Yield or Cost

Total loans and leases (tax equivalent).....  
 Interest-bearing bank balances .....

Federal funds sold and reverse repos .....

Trading assets .....

Total earning assets .....

3.58	4.07	25	3.89	4.35	23	3.84	4.27	24	5.13	5.09	60	4.81	4.95	49
0.11	0.13	22	0.90	0.36	93	0.74	0.27	96	2.28	2.04	65	2.03	1.64	82
0.07	0.25	43	0.35	0.75	33	0.24	0.68	28	1.84	2.44	32	1.67	2.17	20
2.36	0.45	91	2.18	0.65	82	2.47	0.60	87	3.15	0.99	84	3.48	1.11	86
2.66	3.09	22	3.19	3.61	23	3.10	3.51	24	4.16	4.36	34	3.88	4.20	27

Investment securities (tax equivalent).....  
 US Treasury and agency securities (excluding mortgage-backed securities).....  
 Mortgage-backed securities.....  
 All other securities .....

1.85	1.77	55	2.32	2.36	42	2.24	2.25	49	2.61	2.76	39	2.42	2.68	28
1.60	1.23	75	1.04	1.85	16	1.14	1.75	25	11.75	2.32	99	2.50	2.05	80
1.81	1.55	75	2.19	2.17	48	2.13	2.05	55	2.45	2.61	27	2.32	2.50	26
2.81	2.85	51	5.38	3.28	91	4.96	3.24	89	5.70	4.06	88	4.95	4.20	81

Interest-bearing deposits.....  
 Time deposits of \$250K or more .....

Time deposits < \$250K.....  
 Other domestic deposits .....

Foreign deposits .....

0.10	0.22	22	0.35	0.60	21	0.29	0.53	21	0.74	1.10	25	0.46	0.81	17
0.51	0.70	29	1.02	1.53	13	0.85	1.42	9	1.51	1.96	17	1.14	1.44	24
0.69	0.67	58	1.80	1.47	76	1.66	1.36	74	2.10	1.82	66	1.51	1.29	63
0.07	0.16	24	0.26	0.41	26	0.22	0.36	23	0.62	0.93	26	0.36	0.67	17
						0.48			0.42			1.19		0.97

Federal funds purchased and repos.....  
 Other borrowed funds and trading liabilities .....

All interest-bearing funds.....

0.07	0.18	35	0.49	0.71	43	0.40	0.62	39	1.91	1.86	50	1.06	1.51	36
0.37	1.29	21	0.89	1.54	21	0.80	1.50	18	2.32	2.38	48	1.94	2.28	28
0.17	0.38	16	0.51	0.82	20	0.44	0.74	19	1.26	1.49	34	0.90	1.19	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		562,697		607,101		787,313		645,586		581,992		
Fiduciary activities income .....		127,298		120,503		159,794		169,507		175,852		
Service charges on deposit accounts - domestic .....		59,849		56,546		75,450		90,455		90,848		
Trading revenue.....		48,551		196,474		220,297		123,289		41,340		
Investment banking fees and commissions.....		38,149		29,723		43,690		39,771		39,007		
Insurance activities revenue.....		8,973		10,067		12,703		13,861		4,200		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		36,869		-70,932		-65,615		-27,859		37,997		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		72,809		72,659		109,912		39,001		28,972		
Other non-interest income.....		170,199		192,061		231,082		197,561		163,776		
Total overhead expenses .....		847,262		825,135		1,123,207		1,094,063		986,685		
Personnel expense.....		520,908		512,276		688,474		660,565		583,131		
Net occupancy expense.....		81,745		84,965		112,866		110,515		98,239		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		13,873		15,355		20,443		20,618		9,620		
Other operating expenses.....		230,736		212,539		301,424		302,365		295,695		
Fee income on mutual funds and annuities.....		1,114		757		1,607		1,305		1,794		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		3,345,415		3,398,531		3,727,130		3,708,772		3,400,140		
Number of equivalent employees .....		4,779		4,926		4,915		5,107		5,230		
Average personnel expense per employee.....		109		103.99		140.08		129.35		111.50		
Average assets per employee.....		10,389.65		9,688.18		9,822.32		8,230.04		6,714.28		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	0.20	2.14	26	0.12	2.09	24	0.20	2.02	26	0.20	2.72	25
Overhead expenses / Net Interest Income + non-interest income .....	60.32	58.85	54	58.13	62.06	37	59.20	62.28	41	62.16	61.29	57
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.28	2.21	59	2.31	2.59	40	2.33	2.57	41	2.60	2.69	50
Personnel expense.....	1.40	1.23	69	1.43	1.30	63	1.43	1.30	62	1.57	1.41	65
Net occupancy expense.....	0.22	0.24	39	0.24	0.26	36	0.23	0.26	35	0.26	0.28	44
Other operating expenses.....	0.66	0.72	49	0.64	0.95	23	0.67	0.94	27	0.77	0.97	39
Overhead less non-interest income .....	0.76	1.08	21	0.61	1.27	12	0.70	1.25	15	1.07	1.32	28
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	60.02	58.34	55	57.81	61.60	38	58.88	61.82	41	61.76	60.64	58
Personnel expense.....	36.90	32.89	71	35.89	32.31	70	36.09	32.36	70	37.29	32.39	80
Net occupancy expense.....	5.79	6.26	40	5.95	6.55	37	5.92	6.58	37	6.24	6.52	44
Other operating expenses.....	17.33	18.68	46	15.97	22.16	22	16.87	22.28	25	18.23	21.20	39
Total non-interest income .....	39.86	28.20	78	42.53	28.52	81	41.27	28.83	79	36.44	29.23	70
Fiduciary activities income .....	9.02	2.27	93	8.44	2.06	92	8.38	2.09	92	9.57	1.97	93
Service charges on domestic deposit accounts .....	4.24	3.25	69	3.96	3.23	64	3.96	3.27	63	5.11	3.88	66
Trading revenue.....	3.44	0.68	87	13.77	1.37	96	11.55	1.28	94	6.96	1.18	91
Investment banking fees and commissions.....	2.70	2.46	69	2.08	2.59	61	2.29	2.46	65	2.24	3.54	60
Insurance activities revenue.....	0.64	0.38	75	0.71	0.41	77	0.67	0.41	76	0.78	0.47	78
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42
Net servicing fees .....	2.61	0.56	89	-4.97	-0.04	3	-3.44	0.01	2	-1.57	0.28	3
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	5.16	3.64	74	5.09	3.74	68	5.76	3.92	72	2.20	1.86	64
Other non-interest income.....	12.06	9.39	73	13.46	9.49	77	12.11	9.65	71	11.15	10.04	68
Overhead less non-interest income .....	20.16	29.67	21	15.28	31.97	13	17.61	31.93	16	25.31	31.06	29
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.07	21.49	55	22.23	18.64	72	22.20	18.63	72	20.05	20.56	46
Applicable income tax + TE / Pretax net operating income + TE .....	24	23.11	65	25.51	22.16	76	25	21.18	79	22.88	23.23	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	10,982,379	11,677,715	11,730,877	11,035,765	11,303,750	-5.95	27.11	
Commercial and industrial loans .....	7,566,563	10,377,239	9,564,736	8,804,574	8,295,938	-27.09	18.63	
Loans to individuals .....	431,975	410,472	398,032	425,128	422,681	5.24	10.85	
Loans to depository institutions and acceptances of other banks .....	8,010	8,000	8,000	10,042	8,057	0.13	6465.57	
Agricultural loans .....	4,386	4,135	5,622	9,976	13,446	6.07	-77.34	
Other loans and leases .....	1,521,293	1,594,314	1,536,696	1,643,203	1,759,806	-4.58	3.47	
Less: Unearned income .....	41,452	63,692	50,371	41,670	38,455	-34.92	69.70	
Loans and leases, net of unearned income .....	20,473,154	24,008,183	23,193,592	21,887,018	21,765,223	-14.72	21.33	
Less: Allowance for loan and lease losses .....	276,680	419,777	388,640	210,759	207,457	-34.09	12.88	
Net loans and leases .....	20,196,474	23,588,406	22,804,952	21,676,259	21,557,766	-14.38	21.46	
Debt securities that reprice or mature in over 1 year .....	13,074,225	12,500,018	12,736,789	11,063,824	8,628,066	4.59	43.67	
Mutual funds and equity securities .....	69,747	61,772	84,015	69,989	36,394	12.91	7.17	
Subtotal .....	33,340,446	36,150,196	35,625,756	32,810,072	30,222,226	-7.77	29.26	
Interest-bearing bank balances .....	1,127,384	321,842	321,659	483,666	393,368	250.29	-44.55	
Federal funds sold and reverse repos .....	0	4,557	17,849	8,693	7,085	-100.00	-100.00	
Debt securities that reprice or mature within 1 year .....	482,981	566,903	552,323	491,318	576,618	-14.80	82.65	
Trading assets .....	7,202,987	2,648,859	5,283,524	2,825,430	2,371,934	171.93	717.79	
Total earning assets .....	42,153,798	39,692,357	41,801,111	36,619,179	33,571,231	6.20	45.36	
Non-interest-bearing cash and due from depository institutions .....	813,477	721,836	862,269	904,124	946,524	12.70	40.24	
Premises, fixed assets, and leases .....	501,375	502,052	508,208	495,388	286,652	-0.13	80.82	
Other real estate owned .....	19,769	29,906	25,722	15,019	11,347	-33.90	10.49	
Investment in unconsolidated subsidiaries .....	352,629	270,392	290,338	258,690	220,205	30.41	104.89	
Intangible and other assets .....	3,142,616	4,870,542	3,246,224	4,031,281	3,176,426	-35.48	9.93	
Total assets .....	46,983,194	46,086,346	46,733,184	42,323,681	38,212,385	1.95	42.79	
Quarterly average assets .....	49,186,614	48,409,984	49,934,825	44,077,815	38,609,572	1.60	51.42	
Average loans and leases (YTD) .....	22,067,542	23,534,413	23,554,521	22,254,578	18,866,635	-6.23	33.05	
<b>Memoranda</b>								
Loans held-for-sale .....	166,670	268,576	236,443	177,703	146,971	-37.94	-61.51	
Loans not held-for-sale .....	20,306,484	23,739,607	22,957,149	21,709,315	21,618,252	-14.46	23.52	
Real estate loans secured by 1–4 family .....	2,400,917	2,615,424	2,610,350	2,377,140	2,525,329	-8.20	2.81	
Commercial real estate loans .....	8,560,783	9,045,400	9,095,576	8,637,157	8,753,545	-5.36	35.99	
Construction and land development .....	1,303,784	1,316,577	1,346,650	1,476,728	1,384,404	-0.97	35.88	
Multifamily .....	1,059,651	1,333,959	1,253,930	1,122,504	1,052,563	-20.56	49.63	
Nonfarm nonresidential .....	6,197,348	6,394,864	6,494,996	6,037,925	6,316,578	-3.09	33.93	
Real estate loans secured by farmland .....	20,679	16,891	24,951	21,468	24,876	22.43	118.39	
Total investment securities .....	13,626,953	13,128,693	13,373,127	11,625,131	9,241,078	3.80	44.51	
U.S. Treasury securities .....	502	509	508	1,600	493	-1.38	-49.90	
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	34,958			
Municipal securities .....	669,012	302,055	397,226	276,397	323,226	121.49	19.44	
Mortgage-backed securities .....	12,886,932	12,763,597	12,890,618	11,276,385	8,830,945	0.97	46.46	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	760	760	760	760	15,062	0.00	-82.78	
Mutual funds and equity securities .....	69,747	61,772	84,015	69,989	36,394	12.91	7.17	
Available-for-sale securities .....	13,342,113	12,817,269	13,050,665	11,269,643	8,857,120	4.09	50.10	
U.S. Treasury securities .....	502	509	508	1,600	493	-1.38	-49.90	
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	34,958			
Municipal securities .....	461,619	62,008	167,980	1,861	2,864	644.45	996.69	
Mortgage-backed securities .....	12,879,520	12,754,280	12,881,705	11,265,710	8,818,333	0.98	46.75	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	472	472	472	472	472	0.00	-88.63	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	22,428	28,190	26,897	20,985	11,913	-20.44	-33.75	
Available-for-sale securities appreciation (depreciation) .....	221,487	480,563	440,814	138,149	-95,271	-53.91	38.83	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	8,805,961	10,394,825	11,066,707	8,830,693	8,007,375	-15.29	17.17	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,787,300	1,992,486	2,544,232	1,855,384	3,712,189	39.89	59.55
NOW, ATS and transaction accounts .....	7,181,935	7,240,841	7,057,282	5,196,148	2,812,031	-0.81	386.22
Time deposits less brokered deposits < \$250K .....	-62,783	-680,542	-1,017,890	41,916	356,412		
MMDA and other savings accounts .....	26,803,663	23,733,367	24,588,877	18,356,736	16,640,810	12.94	70.60
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	36,710,115	32,286,152	33,172,501	25,450,184	23,521,442	13.70	89.48
Time deposits of \$250K or more .....	857,310	740,738	812,544	790,593	757,043	15.74	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	798,962	862,676	1,482,029	3,804,231	1,015,085	-7.39	30.21
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	46,453	752,287	260,356	4,631,125	6,284,171	-93.83	-99.29
Other borrowings w/remaining maturity over 1 year .....	37,426	2,071,430	1,682,971	27,056	24,390	-98.19	11.91
Brokered deposits < \$250K .....	991,639	1,955,728	2,177,927	1,418,984	1,007,875	-49.30	
Noncore funding .....	2,731,790	6,382,859	6,415,827	10,671,989	9,088,564	-57.20	-69.36
Trading liabilities .....	482,341	244,846	249,030	55,151	186,784	97.00	811.81
Subordinated notes and debentures + trust preferred securities .....	131,220	275,986	276,005	275,923	275,913	-52.45	-9.27
Other liabilities .....	1,531,280	1,670,394	1,328,260	1,006,515	696,637	-8.33	55.48
Total liabilities .....	41,586,746	40,860,237	41,441,623	37,459,762	33,769,340	1.78	41.10
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	5	5	5	5	5	0.00	25.00
Common surplus .....	1,374,688	1,366,460	1,368,062	1,350,995	1,334,030	0.60	38.07
Retained earnings .....	4,366,779	3,856,046	3,973,675	3,729,778	3,369,654	13.24	55.85
Accumulated other comprehensive income .....	169,172	365,170	335,868	104,923	-72,585	-53.67	76.72
Other equity capital components .....	-521,671	-368,894	-411,344	-329,906	-198,995		
Total holding company equity capital .....	5,388,973	5,218,787	5,266,266	4,855,795	4,432,109	3.26	58.58
Noncontrolling (minority) interest in subsidiaries .....	7,475	7,322	25,295	8,124	10,936	2.09	-78.08
Total equity capital, including minority interest .....	5,396,448	5,226,109	5,291,561	4,863,919	4,443,045	3.26	57.22
Total liabilities and capital .....	46,983,194	46,086,346	46,733,184	42,323,681	38,212,385	1.95	42.79
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,787,300	1,992,486	2,544,232	1,855,384	3,712,189	39.89	59.55
Interest-bearing deposits .....	35,771,764	32,990,132	33,618,740	25,804,377	21,574,171	8.43	84.77
Total deposits .....	38,559,064	34,982,618	36,162,972	27,659,761	25,286,360	10.22	82.68
Long-term debt that reprices within 1 year .....	60,000	71,005	71,016	70,967	0	-15.50	68.86
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	5,266,266	4,855,795	4,855,795	4,432,109	3,495,367		
Accounting restatements .....	0	-46,696	-46,696	2,862	0		
Net income .....	500,803	280,806	435,030	500,758	445,646		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	811	9,857	11,459	15,537	4,141		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	104,512	33,380	75,830	129,483	53,465		
Changes incident to business combinations .....	0	0	0	0	701,310		
Less: Dividends declared .....	107,699	107,842	144,437	143,496	127,188		
Change in other comprehensive income .....	-166,696	260,247	230,945	177,508	-33,702		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	5,388,973	5,218,787	5,266,266	4,855,795	4,432,109		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	23.38	36.06	25	25.34	36.66	26	25.10	36.22	27	26.07	37.78	30	29.58	37.19	36
Commercial and industrial loans .....	16.10	11.11	76	22.52	14.40	85	20.47	13.52	84	20.80	12.02	84	21.71	12.85	83
Loans to individuals .....	0.92	3.60	40	0.89	3.57	37	0.85	3.40	37	1	4.20	34	1.11	4.31	35
Loans to depository institutions and acceptances of other banks .....	0.02	0.02	85	0.02	0.03	80	0.02	0.03	82	0.02	0.04	77	0.02	0.05	75
Agricultural loans.....	0.01	0.21	31	0.01	0.20	35	0.01	0.19	36	0.02	0.24	41	0.04	0.30	49
Other loans and leases.....	3.24	4.26	53	3.46	4.66	51	3.29	4.63	51	3.88	5.01	48	4.61	5	54
Net loans and leases.....	42.99	58.81	12	51.18	63	16	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23
Debt securities over 1 year.....	27.83	18.32	79	27.12	14.80	92	27.25	15.55	92	26.14	14.60	92	22.58	14.63	86
Mutual funds and equity securities .....	0.15	0.05	81	0.13	0.06	79	0.18	0.05	85	0.17	0.06	83	0.10	0.06	73
Subtotal .....	70.96	78.17	19	78.44	79.07	31	76.23	78.16	27	77.52	79.65	25	79.09	79.97	26
Interest-bearing bank balances .....	2.40	9.37	11	0.70	6.40	5	0.69	7.51	4	1.14	3.06	29	1.03	3.04	29
Federal funds sold and reverse repos .....	0	0.53	27	0.01	0.80	64	0.04	0.82	68	0.02	1.57	61	0.02	1.66	59
Debt securities 1 year or less .....	1.03	1.51	51	1.23	1.85	45	1.18	1.68	48	1.16	1.91	48	1.51	1.96	61
Trading assets .....	15.33	0.58	97	5.75	1.04	90	11.31	1.01	93	6.68	1.19	88	6.21	1.33	87
Total earning assets.....	89.72	91.57	29	86.13	90.87	6	89.45	91.05	26	86.52	89.53	17	87.85	89.74	28
Non-interest cash and due from depository institutions.....	1.73	0.99	93	1.57	1.03	88	1.85	1.07	93	2.14	1.14	96	2.48	1.21	96
Other real estate owned.....	0.04	0.01	87	0.06	0.03	84	0.06	0.02	84	0.04	0.03	65	0.03	0.04	56
All other assets.....	8.55	7.39	65	12.31	8.03	90	8.71	7.82	65	11.34	9.27	74	9.67	8.98	60
<b>Memoranda</b>															
Short-term investments .....	3.43	12.31	12	1.94	10.21	6	1.91	11.17	4	2.32	7.63	32	2.56	7.80	35
U.S. Treasury securities.....	0	1.18	25	0	0.91	31	0	0.84	34	0	1.03	30	0	1.04	31
US agency securities (excluding mortgage-backed securities) .....	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0.09	0.69	35
Municipal securities .....	1.42	1.70	57	0.66	1.60	45	0.85	1.69	50	0.65	1.34	46	0.85	1.62	47
Mortgage-backed securities .....	27.43	13.46	91	27.69	11.20	96	27.58	11.75	96	26.64	11.44	97	23.11	11.13	95
Asset-backed securities .....	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0	0.51	21	0	0.40	22	0	0.42	23	0	0.39	21	0.04	0.41	43
Loans held-for-sale.....	0.35	0.50	62	0.58	0.52	62	0.51	0.52	62	0.42	0.39	65	0.38	0.30	68
Loans held for investment .....	43.22	58.34	13	51.51	63.22	16	49.12	61.72	17	51.29	63.50	19	56.57	63.93	25
Real estate loans secured by 1–4 family .....	5.11	11.57	21	5.68	12.28	23	5.59	11.91	24	5.62	13.29	23	6.61	13.46	24
Revolving .....	0.77	1.44	35	0.87	1.72	33	0.84	1.66	34	1.02	2.07	35	1.07	2.27	36
Closed-end, secured by first liens .....	4.15	9.73	25	4.58	10.10	25	4.53	9.81	25	4.34	10.69	23	5.14	10.57	26
Closed-end, secured by junior liens .....	0.19	0.19	66	0.22	0.24	60	0.21	0.22	63	0.26	0.28	61	0.39	0.31	67
Commercial real estate loans .....	18.22	22.35	37	19.63	22.30	41	19.46	22.22	40	20.41	22.23	46	22.91	21.58	52
Construction and land development.....	2.78	3.40	44	2.86	3.47	48	2.88	3.40	49	3.49	3.44	56	3.62	3.51	55
Multifamily.....	2.26	3.32	45	2.89	3.10	55	2.68	3.12	53	2.65	3.01	51	2.75	2.72	61
Nonfarm nonresidential .....	13.19	14.65	43	13.88	14.72	45	13.90	14.72	44	14.27	14.69	48	16.53	14.44	57
Real estate loans secured by farmland.....	0.04	0.35	42	0.04	0.33	41	0.05	0.33	44	0.05	0.36	44	0.07	0.41	47

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	53.64	60.51	32	48.64	56.15	32	50.58	57.15	34	50.42	57.46	38	51.93	56.49	42
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	11.73	20	25	10.89	19.51	23	11.25	19.43	24	10.86	20.75	22	11.60	21.10	21
Real estate loans secured by 1–4 family.....	1.77	2.47	44	1.67	2.66	40	1.70	2.64	41	1.97	3.15	38	1.88	3.50	36
Revolving .....	9.96	17.35	25	9.22	16.64	25	9.56	16.59	26	8.90	17.39	21	9.72	17.39	20
Closed-end.....	41.81	37.13	54	37.68	33.63	52	39.22	34.63	54	39.46	33.52	55	40.22	32.14	59
Construction and land development.....	6.37	5.69	59	5.48	5.18	59	5.81	5.26	59	6.75	5.09	68	6.36	5.20	63
1–4 family.....	0.45	1.19	45	0.33	0.94	37	0.36	0.93	37	0.36	0.94	41	0.62	1.02	49
Other.....	5.91	4.46	66	5.15	4.09	64	5.45	4.19	65	6.39	4.02	75	5.74	4.05	69
Multifamily.....	5.18	5.41	60	5.56	4.78	66	5.41	4.96	62	5.13	4.69	65	4.84	4.10	66
Nonfarm nonresidential .....	30.27	24.45	63	26.64	22.19	60	28	22.93	62	27.59	22.15	62	29.02	21.40	65
Owner-occupied.....	14.72	8.31	83	7.96	7.46	55	12.85	7.68	80	8.52	7.72	57	8.70	8.03	55
Other.....	15.55	15.83	48	18.67	14.52	64	15.15	14.95	48	19.07	14.34	69	20.32	13.38	75
Real estate loans secured by farmland.....	0.10	0.61	45	0.07	0.52	43	0.11	0.54	46	0.10	0.55	46	0.11	0.63	49
Loans to depository institutions and acceptances of other banks.....	0.04	0.03	83	0.03	0.06	80	0.03	0.06	80	0.05	0.11	76	0.04	0.12	73
Commercial and industrial loans .....	36.96	19.45	90	43.22	22.98	93	41.24	22.17	93	40.23	19.53	91	38.12	20.32	87
Loans to individuals .....	2.11	6.58	45	1.71	6.23	41	1.72	6.13	42	1.94	7.13	41	1.94	7.36	36
Credit card loans .....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.02	0.38	35	0.02	0.31	37	0.02	0.32	37	0.05	0.37	44	0.06	0.46	50
Other loans and leases.....	7.43	8.42	60	6.64	9.11	54	6.63	9.09	55	7.51	9.85	52	8.09	9.66	56
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	250.23	383.43	23	282.40	387.92	29	280.25	381.27	30	288.93	391.26	33	317.17	379.80	40
Real estate loans secured by 1–4 family.....	54.70	124.74	23	63.25	130.23	26	62.36	125.03	26	62.24	138.18	25	70.86	137.84	26
Revolving .....	8.25	15.53	37	9.72	18.32	34	9.41	17.42	35	11.26	21.26	33	11.50	23.33	33
Closed-end.....	46.45	107.54	21	53.53	110.40	27	52.96	106.14	26	50.97	115.20	23	59.36	112.79	24
Commercial real estate loans .....	195.06	238.58	36	218.74	237.16	46	217.29	234.65	45	226.13	229.44	48	245.61	219.72	53
Construction and land development.....	29.71	36.07	44	31.84	36.48	47	32.17	35.62	49	38.66	34.95	58	38.84	35.36	57
1–4 family.....	2.12	7.44	36	1.93	6.64	33	1.99	6.34	35	2.07	6.61	39	3.80	7.04	46
Other.....	27.59	28.34	50	29.91	28.60	54	30.18	28.16	55	36.59	27.32	66	35.05	27.26	62
Multifamily.....	24.14	35.29	44	32.26	32.93	57	29.96	32.74	55	29.39	31.04	56	29.53	27.85	61
Nonfarm nonresidential .....	141.21	156.30	41	154.65	156.60	49	155.17	155.06	50	158.08	152.10	49	177.23	147.22	57
Owner-occupied.....	68.69	52.63	67	46.23	52.43	48	71.22	52.37	67	48.80	53.07	50	53.16	54.89	55
Other.....	72.52	100.99	33	108.42	101.87	55	83.95	100.54	38	109.27	97.41	57	124.08	91.80	64
Real estate loans secured by farmland.....	0.47	3.67	40	0.41	3.43	40	0.60	3.44	43	0.56	3.60	43	0.70	4.02	47
Loans to depository institutions and acceptances of other banks.....	0.18	0.20	84	0.19	0.31	81	0.19	0.28	82	0.26	0.44	77	0.23	0.54	75
Commercial and industrial loans .....	172.40	116.17	77	250.95	150.16	89	228.50	139.91	88	230.51	122.02	87	232.77	128.82	87
Loans to individuals .....	9.84	36.56	40	9.93	36.83	38	9.51	37.47	39	11.13	43.51	36	11.86	42.67	35
Credit card loans .....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.10	2.03	32	0.10	1.99	36	0.13	1.88	37	0.26	2.18	42	0.38	2.72	50
Other loans and leases.....	34.66	47.63	52	38.56	49.92	51	36.71	49.54	52	43.02	52.44	56	49.38	51.79	58
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	27.27	29.25	48	29.71	26.62	54	26.56	27.32	48	31.02	26.45	58	31.87	24.79	63
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	127.19	187.63	32	172.51	186.45	46	147.17	183.76	36	177.74	178.57	48	194.65	167.93	55
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	195.88	244.92	36	218.74	243.47	43	218.38	240.85	44	226.54	236.10	47	247.81	225.98	52

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	3.43	12.31	12	1.94	10.21	6	1.91	11.17	4	2.32	7.63	32	2.56	7.80	35
Liquid assets .....	46.84	29.12	90	35.64	24.65	83	41.39	26.22	86	36.52	22.44	84	32.78	22.72	79
Investment securities .....	29	20.37	76	28.49	17.19	87	28.62	17.85	86	27.47	16.99	88	24.18	17.27	82
Net loans and leases .....	42.99	58.81	12	51.18	63	16	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23
Net loans, leases and standby letters of credit .....	44.99	59.61	13	53.36	63.89	16	50.97	62.48	16	53.55	64.84	19	58.92	65.07	24
Core deposits .....	78.13	75.52	48	70.06	69.20	37	70.98	70.67	36	60.13	63.09	30	61.55	62.13	37
Noncore funding .....	5.81	10.15	39	13.85	15.53	58	13.73	14.13	63	25.22	19.36	71	23.78	21.34	63
Time deposits of \$250K or more .....	1.82	1.67	63	1.61	2.35	41	1.74	2.11	48	1.87	2.94	31	1.98	2.89	34
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	1.70	1.19	74	1.87	1.44	70	3.17	1.47	82	8.99	1.94	91	2.66	1.97	73
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.70	0.54	83	1.86	0.59	81	3.13	0.54	91	8.97	0.48	99	2.64	0.54	87
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.10	0.88	42	1.63	1.75	61	0.56	1.24	47	10.94	3.01	94	16.45	3.67	97
Earning assets that reprice within 1 year .....	32.67	38.80	31	35.45	38.76	40	33.91	39.38	34	39.33	39.29	47	42.42	40.29	56
Interest-bearing liabilities that reprice within 1 year .....	2.85	6.64	17	3.24	8.86	14	3.15	8.20	14	3.48	10.19	11	3.36	10.01	13
Long-term debt that reprices within 1 year .....	0.13	0.27	70	0.15	0.52	62	0.15	0.47	61	0.17	0.96	54	0	1.34	25
Net assets that reprice within 1 year .....	29.70	30.83	45	32.05	27.76	56	30.61	29.11	50	35.68	26.63	75	39.06	27.38	78
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	3.36	-3.31	72	15.17	6.19	80	15.49	3.20	82	29.51	14.45	85	26.83	16.62	78
Net short-term noncore funding dependence .....	2.67	-9.17	86	8.76	-2.71	86	10.10	-4.76	89	27.13	3.38	97	24.50	4.66	94
Short-term investment / Short-term noncore funding .....	64.40	304.29	15	21.99	149.65	10	19.84	184.19	6	9.95	77.77	8	11.65	66.46	13
Liquid assets - short-term noncore funding / Nonliquid assets .....	78.09	36.72	89	41.69	24.47	79	54.22	28.18	87	20.73	16.97	67	16.12	16.04	62
Net loans and leases / Total deposits .....	52.38	73.05	9	67.43	82.06	16	63.06	79.43	13	78.37	90.31	22	85.25	90.08	33
Net loans and leases / Core deposits .....	55.02	78.83	9	73.06	92.26	16	68.75	88.34	14	85.17	103.93	21	91.65	105	31
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.54	0.50	62	0.74	1.73	38	0.69	1.57	39	0.58	0.72	52	0.35	-0.82	90
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	5.32	1.06	96	12.63	4.54	93	11.36	4.31	92	3.83	1.36	90	-2.84	-1.98	26
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	1.58	13.65	40	1.90	11.41	48	1.78	11.38	45	2.46	12.67	41	3.76	16.19	33
Available-for-sale securities .....	97.91	84.59	60	97.63	86.72	53	97.59	87.23	56	96.94	85.40	56	95.85	81.88	67
U.S. Treasury securities .....	0	6.01	26	0	5.26	30	0	4.72	34	0.01	6.15	25	0.01	6.99	30
US agency securities (excluding mortgage-backed securities) .....	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0.38	4.02	30
Municipal securities .....	4.91	8.38	48	2.30	9.87	36	2.97	9.83	40	2.38	7.75	36	3.50	9.16	41
Mortgage-backed securities .....	94.57	66.09	93	97.22	66.61	95	96.39	66.64	92	97	67.43	96	95.56	65.45	93
Asset-backed securities .....	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	0.01	3.01	21	0.01	2.93	21	0.01	3.01	21	0.01	2.94	21	0.16	2.79	37
Mutual funds and equity securities .....	0.51	0.29	75	0.47	0.38	68	0.63	0.35	75	0.60	0.40	67	0.39	0.42	60
Debt securities 1 year or less .....	3.54	8.18	34	4.32	11.25	23	4.13	10.55	26	4.23	11.86	29	6.24	11.91	43
Debt securities 1 to 5 years .....	23.95	17.39	67	20.42	17.70	60	8.35	17.03	39	18.42	17.94	59	18.92	19.18	59
Debt securities over 5 years .....	71.99	72.07	45	74.80	68.10	53	86.89	69.86	70	76.75	66.02	56	74.45	64.73	53
Pledged securities .....	64.62	33.37	86	79.18	37.16	95	82.75	35.67	96	75.96	30.57	97	86.65	33.30	99
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	80.27	64.27	66	-8.78	124.80	9	-9.34	183.32	9	0.68	26.69	40	-57.03	6.77	1
Investment securities .....	3.80	32.48	17	15.60	20.30	50	15.04	23.62	40	25.80	11.75	80	4.99	9.42	55
Core deposits .....	13.70	16.96	42	34.43	26	80	30.34	26.88	71	8.20	11.23	50	21.60	7.29	88
Noncore funding .....	-57.20	-21.64	8	-49.03	-6.57	3	-39.88	-12.18	18	17.42	6.59	76	6.12	10.67	47

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			13,964,662	13,942,904	14,850,981
Commit: Secured commercial real estate loans .....	2,966,130	2,358,065	2,535,651	2,439,498	2,848,352
Commit: Unsecured real estate loans .....	12,791	13,847	13,301	5,972	58,065
Credit card lines (reported semiannually, June/Dec) .....			8,172	48,775	11,912
Securities underwriting .....	4,231	0	0	2,648	1,601
Standby letters of credit .....	941,755	1,002,551	1,012,872	989,368	958,655
Commercial and similar letters of credit .....	3,861	1,158	5,380	1,185	2,844
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	9,292	16,952	15,255	6,401	348
Credit derivatives - notional amount (holding company as beneficiary) .....	1,878	5,142	3,622	680	79
Credit derivative contracts w/ purchased credit protection-investment grade .....	11,170	5,142	3,622	680	79
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	129,638,614	131,861,719	175,159,423	137,984,278	55,683,205
Written options contracts (interest rate) .....	870,657	1,219,479	1,132,292	541,985	482,803
Purchased options contracts (interest rate) .....	587,617	531,835	668,320	353,074	287,962
Interest rate swaps .....	5,249,960	5,734,158	5,527,298	4,406,809	3,687,338
Futures and forward foreign exchange .....	601,427	622,724	673,224	422,038	368,744
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	1,926,202	1,391,840	1,529,540	717,956	591,410
Written options contracts (commodity and other) .....	2,843,868	1,379,143	1,507,184	775,473	580,881
Purchased options contracts (commodity and other) .....	2,844,093	1,379,404	1,507,436	775,473	580,880
Commodity and other swaps .....	4,172,312	2,783,640	3,035,026	2,181,630	1,373,878

### Percent of Total Assets

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Loan commitments (reported semiannually, June/Dec) .....						29.88	22.01	79	32.94	23.52	80	38.86	24.05	84	
Standby letters of credit .....	2	0.66	91	2.18	0.72	90	2.17	0.71	90	2.34	0.84	89	2.51	0.92	89
Commercial and similar letters of credit .....	0.01	0.02	61	0	0.02	50	0.01	0.02	63	0	0.02	48	0.01	0.02	50
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.02	0.24	56	0.04	0.39	56	0.03	0.35	56	0.02	0.42	56	0	0.52	56
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	59	0.01	0.33	59	0.01	0.30	58	0	0.52	55	0	0.75	58
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.02	0.18	71	0.01	0.24	70	0.01	0.25	68	0	0.30	67	0	0.52	65
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	316.57	47.31	92	318.76	51.49	92	408.15	48.62	93	350.06	68.47	91	166.54	65.81	88
Interest rate contracts .....	290.20	35.15	93	302.36	36.10	93	390.49	34.36	93	338.55	47.31	92	157.39	43.84	91
Interest rate futures and forward contracts .....	275.93	4.39	97	286.12	8.89	96	374.81	6.21	99	326.02	10.67	97	145.72	11.40	93
Written options contracts (interest rate) .....	1.85	1.69	74	2.65	2.33	75	2.42	2.18	72	1.28	2.47	67	1.26	2.16	68
Purchased options contracts (interest rate) .....	1.25	1.29	76	1.15	1.45	72	1.43	1.46	75	0.83	2.65	65	0.75	2.32	65
Interest rate swaps .....	11.17	20.27	48	12.44	20.71	45	11.83	20.83	44	10.41	28.86	38	9.65	26.74	40
Foreign exchange contracts .....	1.28	6.12	75	1.35	5.79	74	1.44	6.01	73	1	10.12	69	0.96	10.92	69
Futures and forward foreign exchange contracts .....	1.28	3.76	77	1.35	3.70	77	1.44	3.47	77	1	5.23	75	0.96	5.22	73
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	25.09	0.91	94	15.05	1.80	92	16.22	1.86	92	10.52	3.32	88	8.18	4.08	88
Commodity and other futures and forward contracts .....	4.10	0.07	94	3.02	0.13	93	3.27	0.14	93	1.70	0.19	92	1.55	0.25	91
Written options contracts (commodity and other) .....	6.05	0.31	93	2.99	0.54	90	3.23	0.52	90	1.83	0.98	87	1.52	1.48	87
Purchased options contracts (commodity and other) .....	6.05	0.21	93	2.99	0.38	92	3.23	0.37	92	1.83	0.94	88	1.52	1.29	87
Commodity and other swaps .....	8.88	0.30	95	6.04	0.31	94	6.49	0.32	94	5.15	0.38	94	3.60	0.40	93
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						59.29	42.82	77	62.65	45.53	76	78.72	44.93	83	

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	148,734,750	146,903,942	190,739,743	148,158,716	63,637,101
Interest rate contracts .....	136,346,848	139,347,191	182,487,333	143,286,146	60,141,308
Foreign exchange contracts.....	601,427	622,724	673,224	422,038	368,744
Equity, commodity, and other contracts .....	11,786,475	6,934,027	7,579,186	4,450,532	3,127,049
<b>Derivatives Position</b>					
Futures and forwards .....	132,166,243	133,876,283	177,362,187	139,124,272	56,643,359
Written options .....	3,714,525	2,598,622	2,639,476	1,317,458	1,063,684
Exchange-traded.....	720,711	317,619	399,770	152,752	91,941
Over-the-counter.....	2,993,814	2,281,003	2,239,706	1,164,706	971,743
Purchased options .....	3,431,710	1,911,239	2,175,756	1,128,547	868,842
Exchange-traded.....	628,438	294,751	353,167	154,064	129,272
Over-the-counter.....	2,803,272	1,616,488	1,822,589	974,483	739,570
Swaps .....	9,422,272	8,517,798	8,562,324	6,588,439	5,061,216
Held for trading.....	146,532,249	144,178,804	188,604,857	146,013,102	62,570,260
Interest rate contracts .....	134,144,347	136,622,053	180,352,447	141,140,532	59,074,467
Foreign exchange contracts.....	601,427	622,724	673,224	422,038	368,744
Equity, commodity, and other contracts .....	11,786,475	6,934,027	7,579,186	4,450,532	3,127,049
Non-traded.....	2,202,501	2,725,138	2,134,886	2,145,614	1,066,841
Interest rate contracts .....	2,202,501	2,725,138	2,134,886	2,145,614	1,066,841
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	145,003,755	12,870,430	188,062,564	1,970,373	1,182,152
One year or less .....	136,770,942	12,017,643	180,733,157	1,431,516	288,544
Over 1 year to 5 years .....	6,040,433	431,524	5,406,694	493,096	539,379
Over 5 years .....	2,192,380	421,263	1,922,713	45,761	354,229
Gross negative fair value (absolute value) .....	2,427,793	750,331	908,639	317,434	396,117
Gross positive fair value.....	2,423,639	821,185	981,050	338,066	393,557
Held for trading.....	2,406,755	773,554	944,319	326,254	383,854
Non-traded.....	16,884	47,631	36,731	11,812	9,703
Current credit exposure on risk-based capital derivative contracts .....	1,915,566	13,004	969,190	8,037	8,286
Credit losses on derivative contracts .....	-27	-19	-19	-60	-234
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	91.67	94.10	25	94.86	94.62	30	95.67	94.10	32	96.71	93.44	38	94.51	92.91	36
Foreign exchange contracts .....	0.40	3.22	64	0.42	3.07	60	0.35	3.49	58	0.28	3.20	50	0.58	3.39	51
Equity, commodity, and other contracts .....	7.92	1.21	88	4.72	1.18	83	3.97	1.17	82	3	1.64	76	4.91	1.93	80
Futures and forwards .....	88.86	12.59	96	91.13	14.59	97	92.99	14.05	97	93.90	13.49	97	89.01	12.78	97
Written options .....	2.50	7.18	39	1.77	8.60	29	1.38	8.18	28	0.89	5.91	23	1.67	6.60	34
Exchange-traded .....	0.48	0.11	89	0.22	0.15	86	0.21	0.14	85	0.10	0.15	86	0.14	0.23	84
Over-the-counter .....	2.01	6.91	39	1.55	8.13	29	1.17	7.73	26	0.79	5.10	24	1.53	5.49	37
Purchased options .....	2.31	3.41	60	1.30	3.51	54	1.14	3.42	53	0.76	4.42	48	1.37	4.19	50
Exchange-traded .....	0.42	0.12	87	0.20	0.14	85	0.19	0.15	85	0.10	0.28	81	0.20	0.32	81
Over-the-counter .....	1.88	3.01	60	1.10	2.98	56	0.96	2.86	54	0.66	3.35	50	1.16	3.20	57
Swaps .....	6.33	71.71	10	5.80	67.37	8	4.49	68.76	8	4.45	69.75	8	7.95	70.34	7
Held for trading .....	98.52	40.70	87	98.14	43.02	88	98.88	43.53	89	98.55	44.16	87	98.32	46.31	88
Interest rate contracts .....	90.19	34.66	87	93	36.62	92	94.55	36.62	92	95.26	37.24	91	92.83	38.40	89
Foreign exchange contracts .....	0.40	1.55	74	0.42	1.45	71	0.35	1.60	69	0.28	1.60	64	0.58	1.85	64
Equity, commodity, and other contracts .....	7.92	0.61	93	4.72	0.68	86	3.97	0.68	86	3	0.83	83	4.91	1.14	84
Non-traded .....	1.48	59.30	12	1.86	56.98	11	1.12	56.47	10	1.45	55.84	12	1.68	53.69	11
Interest rate contracts .....	1.48	56.22	13	1.86	54.32	12	1.12	53.82	12	1.45	52.22	13	1.68	50.60	15
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	97.49	91.91	49	8.76	90.28	3	98.60	91.48	62	1.33	93.86	2	1.86	94.47	2
One year or less .....	91.96	27.90	91	8.18	31.66	28	94.75	32.05	89	0.97	32.17	5	0.45	32.51	9
Over 1 year to 5 years .....	4.06	29.78	17	0.29	27.15	9	2.83	27.06	13	0.33	30.45	10	0.85	31.16	9
Over 5 years .....	1.47	29.19	15	0.29	28.15	13	1.01	29.56	12	0.03	28.09	11	0.56	28.71	12
Gross negative fair value (absolute value) .....	1.63	1.18	70	0.51	1.65	32	0.48	1.55	26	0.21	0.83	20	0.62	0.72	45
Gross positive fair value .....	1.63	1.59	52	0.56	2.48	8	0.51	2.23	7	0.23	1.19	7	0.62	0.85	32
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.58	0.05	93	0.20	0.07	88	0.23	0.07	89	0.09	0.06	87	0.12	0.06	87
Gross positive fair value (X) .....	0.58	0.06	93	0.22	0.10	89	0.25	0.09	89	0.09	0.07	84	0.12	0.06	87
Held for trading (X) .....	0.58	0.05	93	0.20	0.07	88	0.24	0.07	89	0.09	0.06	86	0.11	0.05	87
Non-traded (X) .....	0	0.01	40	0.01	0.02	56	0.01	0.02	52	0	0.01	52	0	0.01	46
Current credit exposure (X) .....	0.46	0.05	94	0	0.07	20	0.25	0.06	90	0	0.05	21	0	0.04	25
Credit losses on derivative contracts .....	0	0	2	0	0	0	0	0	0	0	0	1	-0.01	0	0
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	5.65	0.59	93	0.04	0.91	20	2.98	0.85	90	0.03	0.73	21	0.03	0.53	23

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		388,640		210,759		210,759		207,457		230,682					
Gross losses .....		44,793		61,148		79,399		50,977		43,583					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		7,062		7,419		9,011		10,074		10,414					
Net losses .....		37,731		53,729		70,388		40,903		33,169					
Provision for loan and lease losses .....		-74,229		236,938		222,460		44,205		9,944					
Adjustments .....		0		25,809		25,809		0		0					
Ending balance .....		276,680		419,777		388,640		210,759		207,457					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.20	-0.12	27	0.66	0.66	54	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16
Provision for loan and lease losses / Average loans and leases .....	-0.45	-0.21	21	1.34	1.06	72	0.94	0.82	65	0.20	0.24	52	0.05	0.24	17
Provision for loan and lease losses / Net loan and lease losses .....	-196.73	-65.12	33	440.99	587.54	54	316.05	487.86	48	108.07	130.58	46	29.98	134.68	6
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.36	1.32	57	1.77	1.58	71	1.69	1.58	65	0.97	0.83	69	0.96	0.90	60
Allowance for loan and lease losses / Total loans and leases .....	1.35	1.30	59	1.75	1.55	73	1.68	1.55	67	0.96	0.81	68	0.95	0.89	58
Allowance for loan and lease losses / Net loans and leases losses (X) .....	5.50	17.40	22	5.86	11.29	43	5.52	11.58	39	5.15	8.03	55	6.25	7.54	59
Allowance for loan and lease losses / Nonaccrual assets .....	194.92	330.05	30	189.81	301.93	32	165.60	299.17	25	116.47	218.72	30	127.08	214.03	33
ALLL / 90+ days past due + nonaccrual loans and leases .....	108.93	271.93	18	121.31	249.38	23	120.17	244.34	21	72.42	151.73	20	76.79	160.51	19
Gross loan and lease losses / Average loans and leases .....	0.27	0.20	70	0.35	0.35	61	0.34	0.34	61	0.23	0.28	52	0.23	0.30	50
Recoveries / Average loans and leases .....	0.04	0.08	33	0.04	0.07	35	0.04	0.07	31	0.05	0.08	38	0.06	0.09	40
Net losses / Average loans and leases .....	0.23	0.12	78	0.30	0.28	64	0.30	0.27	66	0.18	0.21	55	0.18	0.22	54
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	8.89	25.09	15	14.55	24.77	25	17.68	33.98	20	23.11	36.22	32	40.68	41.30	61
Earnings coverage of net loan and lease losses (X) .....	15.10	26.30	45	11.18	20.97	48	11.17	22.91	49	16.50	24.40	54	17.35	21.75	57
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.02	47	0	0.04	19	0	0.04	15	-0.02	0.01	15	-0.03	0.02	12
Real estate loans secured by 1-4 family .....	0.01	-0.01	80	-0.06	0.01	8	-0.06	0.01	8	-0.01	0.01	28	-0.01	0.01	20
Revolving .....	0.12	-0.07	94	0	0.01	56	0	0.01	46	0	0.02	33	-0.01	0.03	25
Closed-end .....	-0.01	-0.01	46	-0.07	0.01	4	-0.07	0	4	-0.01	0	26	-0.02	0.01	20
Commercial real estate loans .....	0	0.04	22	0.01	0.06	42	0.01	0.07	32	-0.02	0.01	8	-0.04	0.01	11
Construction and land development .....	-0.05	0.01	18	0.05	0	87	0.03	0	82	0.07	-0.01	90	-0.29	-0.03	4
1-4 family .....	-0.04	0	5	-0.01	0	13	-0.01	0	10	-0.04	0	5	-0.06	-0.01	7
Other .....	-0.01	0.01	26	0.06	0	91	0.04	0	86	0.12	-0.01	94	-0.23	-0.02	3
Multifamily .....	0	0.01	78	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential .....	0.01	0.05	45	0.01	0.08	35	0.01	0.11	26	-0.05	0.02	3	0.01	0.02	54
Owner-occupied .....	0	0.01	34	0	0.02	45	0	0.02	40	-0.07	0.01	1	0.01	0.01	65
Other .....	0.01	0.04	54	0.01	0.05	47	0.01	0.08	36	0.02	0.01	76	0	0.01	30
Real estate loans secured by farmland .....	0	-0.01	55	-0.01	0.04	11	0	0.02	13	0.01	0.01	81	0	0	50
Commercial and industrial loans .....	0.64	0.19	90	0.67	0.46	75	0.71	0.47	77	0.45	0.37	70	0.41	0.31	70
Loans to individuals .....	0.46	0.72	44	0.52	1.25	27	0.59	1.13	36	0.76	1.17	43	0.68	1.16	42
Credit card loans .....		2.27			3.33			2.92			3.11			2.92	
Agricultural loans .....	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions .....		0			0			0			0			0	
Other loans and leases .....	0	0.09	21	0.03	0.14	50	0.02	0.15	47	0	0.15	10	0	0.14	17

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		70,363		127,106		76,790		67,644		77,595
90+ days past due loans and leases .....		112,058		124,872		88,719		110,086		106,899
Nonaccrual loans and leases .....		141,947		221,153		234,693		180,951		163,247
Total past due and nonaccrual loans and leases .....		324,368		473,131		400,202		358,681		347,741
Restructured 30–89 days past due .....		34,502		15,178		42,683		23,327		25,322
Restructured 90+ days past due .....		60,644		79,653		30,629		41,069		35,317
Restructured nonaccrual .....		47,820		36,681		35,382		39,198		79,626
Total restructured loans and leases .....		142,966		131,512		108,694		103,594		140,265
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		77,696		49,833		78,464		28,056		25,870
Other real estate owned .....		19,769		29,906		25,722		15,019		11,347
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.34	0.29	68	0.53	0.37	74	0.33	0.39	52	0.31
90+ days past due loans and leases .....	0.55	0.09	90	0.52	0.13	87	0.38	0.12	85	0.50
Nonaccrual loans and leases .....	0.69	0.54	73	0.92	0.66	77	1.01	0.66	82	0.83
90+ days past due and nonaccrual loans and leases .....	1.24	0.68	86	1.44	0.84	83	1.39	0.85	83	1.33
30–89 days past due restructured .....	0.17	0.01	98	0.06	0.01	91	0.18	0.01	97	0.11
90+ days past due restructured .....	0.30	0	98	0.33	0.01	98	0.13	0.01	96	0.19
Nonaccrual restructured .....	0.23	0.12	83	0.15	0.14	62	0.15	0.13	63	0.18
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.34	0.29	68	0.53	0.37	74	0.33	0.40	52	0.31
90+ days past due assets .....	0.55	0.09	90	0.52	0.13	87	0.38	0.12	85	0.50
Nonaccrual assets .....	0.69	0.55	73	0.92	0.67	75	1.01	0.67	81	0.83
30+ days past due and nonaccrual assets .....	1.58	1	83	1.97	1.25	82	1.73	1.29	75	1.64
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.54	0.40	75	0.75	0.52	79	0.69	0.52	78	0.69
90+ days past due and nonaccrual assets + other real estate owned .....	0.58	0.42	76	0.82	0.55	80	0.75	0.55	78	0.72
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.71	0.48	79	0.86	0.61	77	0.88	0.60	80	0.68
Allowance for loan and lease losses .....	120.92	67.85	86	94.27	66.38	80	106.06	66.66	82	136.85
Equity capital + allowance for loan and lease losses .....	5.91	4.12	78	7.02	5.10	74	7.29	4.97	80	5.69
Tier 1 capital + allowance for loan and lease losses .....	7.53	4.89	81	9.36	6.26	80	9.65	6.05	84	7.55
Loans and leases + other real estate owned .....	1.63	0.82	90	1.65	0.98	86	1.78	0.97	88	1.32

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30-89 days past due.....	0.57	0.25	87	0.91	0.35	88	0.59	0.39	78	0.50	0.38	71	0.60	0.42	76
	90+ days past due .....	1.02	0.12	91	1.06	0.17	90	0.74	0.16	89	0.97	0.16	89	0.94	0.22	88
	Nonaccrual.....	0.67	0.60	65	0.51	0.70	44	0.68	0.76	50	0.70	0.46	75	0.75	0.57	73
Commercial and industrial	30-89 days past due.....	0.09	0.24	31	0.19	0.24	59	0.06	0.23	18	0.11	0.31	24	0.12	0.30	26
	90+ days past due .....	0	0.02	47	0.01	0.03	52	0.02	0.03	61	0.04	0.05	62	0.01	0.05	42
	Nonaccrual.....	0.82	0.65	69	1.49	0.80	84	1.58	0.75	87	1.18	0.83	71	0.95	0.76	67
Individuals	30-89 days past due.....	0.02	0.60	11	0.09	0.74	12	0.29	0.83	21	0.10	0.83	15	0.07	0.84	14
	90+ days past due .....	0	0.08	18	0	0.11	17	0	0.14	41	0	0.17	36	0	0.16	31
	Nonaccrual.....	0.03	0.17	33	0.05	0.24	33	0.07	0.28	36	0.05	0.17	41	0.04	0.23	26
Depository institution loans	30-89 days past due.....	0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due .....	0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30-89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30-89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30-89 days past due.....	0.03	0.11	50	0	0.14	19	0	0.18	33	0.14	0.20	57	0	0.17	24
	90+ days past due .....	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0.40	0.13	84	0.43	0.19	78	0.24	0.15	73	0	0.13	15	0	0.14	17

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	2.51	0.36	96	3.74	0.51	98	2.58	0.65	93	2.06	0.67	90	1.82	0.71	92
	90+ days past due .....	4.66	0.25	96	4.57	0.36	92	3.02	0.33	90	4.47	0.31	94	4.18	0.46	92
	Nonaccrual .....	1.67	0.76	88	1.48	0.91	81	1.56	0.89	83	1.63	0.73	89	1.69	0.86	86
Revolving	30–89 days past due .....	0.10	0.33	22	0.08	0.40	20	0.18	0.48	27	0.29	0.45	31	0.09	0.50	13
	90+ days past due .....	0	0.03	32	0	0.02	32	0.05	0.03	75	0.08	0.05	77	0.01	0.05	55
	Nonaccrual .....	0.82	1.05	60	0.76	1.28	49	1.23	1.13	70	0.66	1	50	0.51	1.17	40
Closed-end	30–89 days past due .....	2.94	0.36	96	4.40	0.52	98	3	0.65	96	2.45	0.70	92	2.16	0.75	92
	90+ days past due .....	5.49	0.27	96	5.40	0.41	93	3.55	0.38	91	5.43	0.35	94	4.99	0.53	93
	Nonaccrual .....	1.82	0.71	90	1.61	0.89	81	1.62	0.87	84	1.85	0.70	90	1.92	0.84	88
Junior lien	30–89 days past due .....	0.01	0.01	54	0.01	0.02	51	0.01	0.02	59	0.06	0.02	83	0.02	0.03	47
	90+ days past due .....	0	0	34	0.08	0	98	0.02	0	93	0	0	29	0	0	60
	Nonaccrual .....	0.07	0.04	75	0.08	0.05	74	0.09	0.04	78	0.13	0.04	88	0.14	0.06	80
Commercial real estate	30–89 days past due .....	0.03	0.16	25	0.10	0.21	39	0.03	0.26	17	0.07	0.18	34	0.25	0.17	72
	90+ days past due .....	0	0.01	26	0.05	0.02	84	0.08	0.02	88	0.01	0.03	50	0.01	0.03	54
	Nonaccrual .....	0.40	0.48	54	0.23	0.53	30	0.42	0.62	45	0.44	0.23	79	0.48	0.28	76
Construction and development	30–89 days past due .....	0	0.15	18	0.02	0.24	31	0.01	0.28	27	0.08	0.28	44	0.05	0.21	34
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0.05	0.02	83
	Nonaccrual .....	0.02	0.31	35	0.06	0.32	36	0.06	0.41	36	1.33	0.20	92	1.83	0.19	96
1–4 family	30–89 days past due .....	0	0.03	31	0.02	0.03	65	0	0.03	28	0.08	0.06	72	0.05	0.06	63
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0.02	0.02	72	0.04	0.03	74	0.04	0.03	76	0.04	0.02	79	0.02	0.02	66
Other	30–89 days past due .....	0	0.10	21	0	0.17	16	0.01	0.22	35	0	0.20	15	0	0.13	14
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0	0.01	35	0.05	0.02	83
	Nonaccrual .....	0	0.25	15	0.01	0.26	33	0.01	0.35	31	1.28	0.17	93	1.81	0.15	96
Multifamily	30–89 days past due .....	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0.03	0.10	50
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.60	0.13	86	0.49	0.09	91	0.52	0.11	90	0.59	0.05	97	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.04	0.12	37	0.14	0.21	50	0.04	0.23	28	0.08	0.14	39	0.33	0.17	83
	90+ days past due .....	0	0.01	28	0.07	0.02	84	0.12	0.02	88	0.01	0.03	55	0	0.03	21
	Nonaccrual .....	0.44	0.58	51	0.21	0.68	21	0.48	0.80	43	0.20	0.28	42	0.26	0.30	49
Owner Occupied	30–89 days past due .....	0.02	0.04	49	0.12	0.07	77	0.02	0.07	36	0.04	0.07	38	0.07	0.09	45
	90+ days past due .....	0	0	35	0.01	0	77	0.04	0	92	0.01	0.01	66	0	0.01	25
	Nonaccrual .....	0.08	0.20	31	0.03	0.26	13	0.10	0.27	21	0.12	0.16	51	0.17	0.17	59
Other	30–89 days past due .....	0.02	0.07	44	0.02	0.13	36	0.02	0.14	36	0.04	0.07	48	0.26	0.07	89
	90+ days past due .....	0	0.01	34	0.07	0.01	87	0.08	0.01	89	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.36	0.31	64	0.18	0.36	49	0.38	0.44	53	0.07	0.10	52	0.10	0.13	57
Farmland	30–89 days past due .....	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0.03	0.01	89
	Nonaccrual .....	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.22	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	853,022	997,571	956,723	1,021,094	1,135,040										
Retained earnings .....	4,421,265	3,946,552	4,058,381	3,729,778	3,369,654										
Accumulated other comprehensive income (AOCI) .....	169,172	365,170	335,868	104,923	-72,585										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	5,443,459	5,309,293	5,350,972	4,855,795	4,432,109										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,115,080	1,138,258	1,133,192	1,142,051	1,148,170										
Accumulated other comprehensive income-related adjustments .....	169,172	365,170	335,868	104,923	-72,585										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	4,159,207	3,805,865	3,881,912	3,608,821	3,356,524										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	4,159,207	3,805,865	3,881,912	3,608,821	3,356,524										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	7,475	0	0	0	0										
Additional tier 1 capital before deductions .....	7,475	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	7,475	0	0	0	0										
<b>Tier 1 Capital</b> .....	4,166,682	3,805,865	3,881,912	3,608,821	3,356,524										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	131,220	275,986	276,005	275,922	275,913										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	240,535	348,593	331,193	212,344	209,247										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	371,755	624,579	607,198	488,266	485,160										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	371,755	624,579	607,198	488,266	485,160										
Exited advanced approach tier 2 capital .....															
Total capital .....	4,538,437	4,430,444	4,489,110	4,097,087	3,841,684										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	49,241,101	48,500,490	50,019,531	44,077,815	38,609,572										
Less: Deductions from common equity tier 1 capital .....	1,115,080	1,138,258	1,133,192	1,142,051	1,148,170										
Less: Other deductions .....	600,583	2,013,341	2,014,250	-73	-1,586										
Total assets for leverage ratio .....	47,525,438	45,348,891	46,872,089	42,935,837	37,462,988										
Total risk-weighted assets .....	33,916,455	31,528,886	32,493,399	31,673,425	30,736,170										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	BHC 12.26	Peer # 1 12.59	Pct 52	BHC 12.07	Peer # 1 12.26	Pct 51	BHC 11.95	Peer # 1 12.35	Pct 48	BHC 11.39	Peer # 1 12.11	Pct 42	BHC 10.92	Peer # 1 12.09	Pct 36
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	12.29	13.31	37	12.07	12.97	38	11.95	13.08	34	11.39	12.78	32	10.92	12.85	19
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	13.38	15.21	15	14.05	15.12	32	13.82	15.23	27	12.94	14.36	29	12.50	14.45	18
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.77	9.07	43	8.39	9.05	32	8.28	9.13	26	8.41	9.76	13	8.96	9.71	25
Supplementary leverage ratio, advanced approaches HCs .....		6.90		8.70			8.72			7.41			7.31		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			8,973			10,067			12,703			13,861				4,200	-10.87	1289.01
Other insurance activities income .....			8,973			10,067			12,703			13,861				4,200	-10.87	1289.01
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			403,369			396,497			398,970			389,879				381,608	1.73	30.03

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
<b>Analysis Ratios</b>																			
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36				
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12						
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88						
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53						
Insurance activities revenue / Adjusted operating income .....	0.64	0.38	75	0.71	0.41	77	0.67	0.41	76	0.78	0.47	78	0.27	0.47	65				
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37				
Credit related premium income / Total premium income .....		31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income .....		68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42				
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64						
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99						
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49						
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	9.08	11.72	38	9.38	11.07	43	9.34	11.03	43	10.21	11.51	46	10.71	10.22	51				
<b>Broker-Dealer Activities</b>																			
Net assets of broker-dealer subsidiaries (\$000) .....		70,322			72,944			71,868			81,269			80,972					
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.15	0.44	86	0.16	0.75	83	0.15	0.75	82	0.19	1.39	79	0.21	1.79	79				

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	8,112	66,551	21,240	22,508	15,243
Real estate loans.....	0	43,838	0	0	0
Commercial and industrial loans .....	8,112	22,713	21,240	22,508	15,186
Loans to depository institutions and other banks acceptances .....	0	0	0	0	57
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	275	275	275	275	275
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	8,387	66,826	21,515	22,783	15,518
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans .....		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	-87.81	-0.16	6	192.51	-0.58	94	-5.63	-2.40	47	47.66	22.48	84	21.01	7.24	71
Total selected assets.....	-87.45	3.36	5	190.21	2.65	94	-5.57	2.04	36	46.82	12.40	87	20.79	3.24	72
Deposits .....		10.74			-1.43			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		3,086,661	3,993,153	2,710,818	6,384,564	6,856,778	-22.70	-51.26
1–4 family residential loans .....		3,086,661	3,993,153	2,710,818	6,384,564	6,856,778	-22.70	-51.26
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		6.57	8.66	5.80	15.09	17.94		
1–4 family residential loans .....		6.57	8.66	5.80	15.09	17.94		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		21.72	22.12	18.98	29.43	31.31		
1–4 family residential loans .....		1.53	1.43	1.52	1.52	1.43		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		1.80	1.43	1.50	1.45	1.37		
Auto loans and other consumer loans.....		32.06	36.98	36.85	31.10	28.95		
Commercial and industrial loans .....		42.88	38.05	41.15	36.51	36.95		
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		1.57	2.21	2.06	2.68	3.18		
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		99,266	170,035	151,728	243,693	256,771	-41.62	-49.34
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		99,266	170,035	151,728	243,693	256,771	-41.62	-49.34
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....		0	0	0	0	0	0	0
Total past due securitized assets.....		99,266	170,035	151,728	243,693	256,771	-41.62	-49.34
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	3.22	4.26	5.60	3.82	3.74
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	3.22	4.26	5.60	3.82	3.74
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	3.22	4.26	5.60	3.82	3.74
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	3.11	4.31	4.43	3.50	3.37
Home equity lines .....	0.10	0.08	0.18	0.29	0.09
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....	0.72	1.06	0.88	1.10	1.17
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	2.18	1.92	1.60	1.27	1.18
Home equity lines .....	0	0	0.05	0.08	0.01
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....	0.47	0.44	0.34	0.39	0.37
<b>Total Past Due Managed Assets .....</b>	<b>1.19</b>	<b>1.50</b>	<b>1.22</b>	<b>1.49</b>	<b>1.54</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	-0.03	-0.03	0	0
Home equity lines .....	0.12	0	0	0	-0.01
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.21</b>	<b>0.26</b>	<b>0.27</b>	<b>0.14</b>	<b>0.12</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		362,884	103,155	179,140	344,007	426,071	251.79	199286.81
Dividends .....		360,000	100,000	175,000	340,000	425,000	260.00	
Interest .....		2,884	3,155	4,140	4,007	1,071	-8.59	1484.62
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		8,030	25,050	25,050	9,325	12,800	-67.94	-65.57
Dividends .....		8,030	25,050	25,050	9,325	12,800	-67.94	-65.57
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		370,914	128,205	204,190	353,332	438,871	189.31	1477.89
Securities gains (losses) .....		0	0	0	0	0		-100.00
Other operating income .....		1,558	501	766	1,152	1,010	210.98	116.09
Total operating income .....		372,472	128,706	204,956	354,484	439,881	189.40	1396.17
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		7,807	8,657	11,554	11,501	8,946	-9.82	261.60
Other expenses .....		8,755	3,937	5,087	5,903	13,866	122.38	463.02
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		16,562	12,594	16,641	17,404	22,812	31.51	345.93
Income (loss) before taxes .....		356,034	116,430	189,921	340,213	413,967	205.79	1580.91
Applicable income taxes (credit) .....		-4,146	-4,366	-4,502	-4,516	-7,078		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		360,180	120,796	194,423	344,729	421,045	198.17	1523.16
Equity in undistributed income of subsidiaries .....		140,623	160,010	240,607	156,029	24,601	-12.12	-12.36
Bank subsidiaries .....		129,647	195,154	276,217	166,797	37,515	-33.57	-27.17
Nonbank subsidiaries .....		10,976	-35,144	-35,610	-10,768	-12,914		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		500,803	280,806	435,030	500,758	445,646	78.34	174.20
<b>Memoranda</b>								
Bank net income .....		489,647	295,154	451,217	506,797	462,515	65.90	175.07
Nonbank net income .....		19,006	-10,094	-10,560	-1,443	-114		229.28
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		5,118,136	92.60	5,092,444	92.57	5,144,582	92.72	4,680,854	4,303,759	0.50	70.20
Common and preferred stock .....		5,047,557	91.32	5,026,240	91.37	5,079,336	91.55	4,602,977	4,236,654	0.42	67.85
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		65,191	1.18	65,208	1.19	65,204	1.18	65,220	65,228	-0.03	
Other receivables .....		5,388	0.10	996	0.02	42	0	12,657	1,877	440.96	
Investment in nonbank subsidiaries .....		224,191	4.06	188,550	3.43	195,768	3.53	216,542	218,007	18.90	23.43
Common and preferred stock .....		224,191	4.06	188,550	3.43	195,768	3.53	216,542	218,007	18.90	23.43
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		17,945	0.32	16,533	0.30	17,821	0.32	16,215	13,083	8.54	-11.03
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		159,434	2.88	196,983	3.58	183,806	3.31	214,780	167,093	-19.06	-52.86
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		1,463	0.03	1,463	0.03	1,463	0.03	1,463	1,463	0.00	0.00
Other assets .....		6,146	0.11	5,157	0.09	5,011	0.09	7,746	16,576	19.18	645.87
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		5,527,315	100.00	5,501,130	100.00	5,548,451	100.00	5,137,600	4,719,981	0.48	55.72
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		60,170	1.09	204,981	3.73	204,989	3.69	204,955	204,927	-70.65	-58.40
Other liabilities .....		6,777	0.12	5,991	0.11	5,819	0.10	5,564	4,353	13.12	5.76
Balance due to subsidiaries and related institutions .....		71,395	1.29	71,371	1.30	71,377	1.29	71,286	78,592	0.03	48468.03
Total liabilities .....		138,342	2.50	282,343	5.13	282,185	5.09	281,805	287,872	-51.00	-8.50
Equity Capital .....		5,388,973	97.50	5,218,787	94.87	5,266,266	94.91	4,855,795	4,432,109	3.26	58.58
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		5	0	5	0	5	0	5	5	0.00	25.00
Common surplus .....		1,374,688	24.87	1,366,460	24.84	1,368,062	24.66	1,350,995	1,334,030	0.60	38.07
Retained earnings .....		4,366,779	79	3,856,046	70.10	3,973,675	71.62	3,729,778	3,369,654	13.24	55.85
Accumulated other comprehensive income .....		169,172	3.06	365,170	6.64	335,868	6.05	104,923	-72,585	-53.67	76.72
Other equity capital components .....		-521,671	-9.44	-368,894	-6.71	-411,344	-7.41	-329,906	-198,995		
Total liabilities and equity capital .....		5,527,315	100.00	5,501,130	100.00	5,548,451	100.00	5,137,600	4,719,981	0.48	55.72
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		71,049	1.29	71,005	1.29	71,016	1.28	70,967	70,986	0.06	
Notes payable to subsidiaries that issued TPS .....		71,049	1.29	71,005	1.29	71,016	1.28	70,967	70,986	0.06	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	12.54	12.52	58	7.39	6.29	59	8.52	7.29	63	10.93	9.68	69	11.57	10.40	65
Bank net income / Average equity investment in banks .....	12.82	12.35	62	8.11	6.43	61	9.21	7.45	67	11.36	10.51	66	13.48	11.19	77
Nonbank net income / Average equity investment in nonbanks .....	12.39	13.18	59	-6.87	8.01	8	-5.39	9.75	4	-0.66	7.89	12	-0.06	7.10	11
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income .....	97.77	96.45	28	105.11	87.60	61	103.72	88.16	57	101.21	82.22	42	103.79	82.56	57
Nonbank net income / Parent net income .....	3.80	3.22	72		4.43			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income .....		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	2.57	16.51	18	5.41	20.37	21	5.36	20.06	20	5.80	20.43	23	6.50	20.88	30
Total debt / Equity capital .....	1.12	11.37	25	3.93	14.74	30	3.89	14.41	29	4.22	14.31	37	4.62	14.69	41
Total debt + notes payable to subs that issued TPS / Equity capital .....	2.43	13.41	20	5.29	17.04	22	5.24	16.67	21	5.68	16.36	30	6.23	17.10	34
Total debt + Loans guaranteed for affiliate / Equity capital .....	1.12	11.46	25	3.93	15.02	30	3.89	14.68	29	4.22	14.56	37	4.62	15.14	41
Total debt / Equity capital – excess over fair value .....	1.12	11.47	25	3.93	14.86	30	3.89	14.52	29	4.22	14.51	37	4.62	14.81	41
Long-term debt / Equity capital .....	1.12	10.65	26	3.93	13.73	30	3.89	13.56	29	4.22	13.04	38	4.62	13.37	41
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	35.68	40.69	39	8.73	32.61	29	10.46	34.67	27	67.65	28.44	84	68.24	28.63	84
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	97.82	103.15	15	99.92	103.27	29	100.17	102.81	37	99.25	103.22	24	100.51	103.10	41
Total investment in subs / Equity capital .....	99.13	108.29	16	101.19	110.46	29	101.41	110.16	31	100.86	111.07	30	102.02	112.48	36
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.18	0.27	18	-0.01	0.69	28	0.02	0.47	36	-0.07	0.36	25	0.05	0.35	41
Equity investment in subs – equity cap / Net income-div (X) .....		0.85			2.31		0.03	1.82	5		1.22		0.07	1.22	5
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	303.09	152.56	87	110.49	128.63	47	130.04	136.59	54	223.12	177.68	73	297.97	162.34	90
Cash from ops + noncash items + op expense / Op expense + dividend .....	309.37	155.61	88	123.47	142.45	48	140.10	147.24	57	222.45	190.27	72	286.23	174.91	86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	91.11	94.59	40	85.22	140.42	21	80.77	134.08	16	129.64	116.34	66	74.14	103.19	22
Pretax operating income + interest expense / Interest expense .....	4,660.45	1,645.53	89	1,444.92	1,826.91	67	1,743.77	2,016.32	71	3,058.12	1,968.54	82	4,727.40	2,898.75	84
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	3,967.83	1,896.20	86	1,201.72	1,413.95	64	1,462.03	1,539.23	69	2,364.46	1,632.83	76	4,312.55	1,369.37	90
Dividends + interest from subsidiaries / Interest expense + dividends .....	321.12	174.48	83	110.05	144.62	43	130.90	150.43	48	227.96	210.80	66	322.38	188.90	85
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		40.79			26.65			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.87	3.29	52	3.55	3.69	57	3.31	3.85	54	4.07	2.64	68	3.31	2.61	57
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual .....		1.04			0.80			1.03			0.54			6.54	
Total .....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.64	1.76	76	0.55	2.95	70	0.54	2.66	72	0.64	5.62	64	0.63	5.50	61
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	29.90	69.90	24	89.28	84.44	61	74.29	81.10	53	41.63	57.84	38	30.21	57.26	22
Dividends declared / Net income .....	21.51	27.22	39	38.40	49.77	41	33.20	42.29	38	28.66	33.08	39	28.54	27.33	47
Net income – dividends / Average equity.....	9.84	9.25	66	4.55	3.19	67	5.69	4.14	72	7.80	6.46	67	8.27	7.33	62
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	334.26	160.45	83	92.73	130.19	34	121.16	132.17	50	236.94	178.13	67	334.15	157.73	85
Dividends from nonbank subsidiaries .....	7.46	6.19	75	23.23	3.74	89	17.34	3.41	89	6.50	7.53	71	10.06	7.13	81
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	341.72	213.42	79	115.96	167.02	40	138.50	174.85	45	243.44	260.40	58	344.21	215.26	81
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	73.52	43.30	75	33.88	61.85	31	38.78	60.28	31	67.09	66.55	50	91.89	60.71	84
Interest income from bank subsidiaries.....	0.59	0.11	87	1.07	0.48	82	0.92	0.36	83	0.79	0.54	74	0.23	0.52	65
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	74.11	48.70	76	34.95	71.13	28	39.70	62.88	31	67.88	69.36	44	92.12	63.43	78
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	42.25	66.90	39		52.29			56.39			82.95				51.40
Interest income from nonbank subsidiaries.....	0	2.38	31		4.57			7.38			20.25				18.56
Management and service fees from nonbank subsidiaries .....	0	0.66	39		0.93			0.86			1.92				2.96
Other income from nonbank subsidiaries.....	0	0.11	44		0.20			0.16			1.06				0.15
Operating income from nonbank subsidiaries .....	42.25	94.31	36		70.62			79.84			150.41				99.33
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23				48.56
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54				3.95
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36				0.43
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29				0.01
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49				61.19
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	96.65	72.55	57	77.70	68	35	85.38	69.76	40	95.91	67.32	59	96.62	65.18	63
Interest income from bank subsidiaries.....	0.77	0.27	82	2.45	1.03	85	2.02	0.63	84	1.13	0.80	73	0.24	0.92	65
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	97.43	82.68	50	80.15	80.80	25	87.40	82.20	28	97.04	78.80	45	96.86	74.20	46
Dividends from nonbank subsidiaries .....	2.16	3.56	69	19.46	2.36	93	12.22	1.95	89	2.63	2.65	72	2.91	2.57	75
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	2.16	5.69	61	19.46	5.80	85	12.22	4.70	84	2.63	7.29	63	2.91	7.64	66
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37				87.87
Loans and advances from subsidiaries / Total debt .....	118.08	28.03	92	34.64	27.05	64	34.64	27.08	65	34.63	28.33	70	34.64	26.53	70